

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Michael D Vinsick**  
Debtor(s)

Bankruptcy Case No.: 19-24330-JAD  
Issued per 10/22/2020 Proceeding  
Chapter: 13  
Docket No.: 65 – 50, 53, 58  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 9/10/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$5,035 as of November 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Rebecca Vinsick [Claim #13–2] governs representing DSO arrears; Pennsylvania Dept. of Revenue [Claim #3] .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4000 including any fees paid to prior counsel.

Greene County Treasurer R/E [Claims #17 and 18] to be paid to Greene County Tax Claim Bureau as secured at 9%.

Section 9.1 of the plan is stricken.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: October 29, 2020

Jeffery A. Deller  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Michael D Vinsick  
Debtor(s)

Case No. 19-24330-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 29, 2020

User: skoz  
Form ID: 149

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2020:

Recip ID	Recipient Name and Address
db	+ Michael D Vinsick, 334 Ceylon Road, Carmichaels, PA 15320-1402
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
sp	+ David A Colecchia, 324 S. Maple Ave., Greensburg, PA 15601-3219
cr	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
cr	+ First National Bank of Pennsylvania, c/o Donna M. Donaher, 100 Federal Street, 4th Floor, Pittsburgh, Pa 15212-5708
cr	+ Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
15172702	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15152101	+ Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15152104	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court,; Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15152105	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15172114	+ Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15172115	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15210147	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15152106	+ First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180449	+ First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15184996	+ Greene County Treasurer Office, 93 E. High St., Waynesburg, PA 15370-1890
15152108	+ Home Savings, Attention: Legal Department, 275 West Federal Street, Youngstown, OH 44503-1200
15183588	+ Kelly A. Stepp, Esquire, 64 N. Richhill St., Ste 101, Waynesburg, PA 15370-1306
15166563	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
15152109	+ LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
15166564	+ ML Factors Funding LLC, 456A Central Avenue, Cedarhurst, NY 11516-1927
15152110	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15166565	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
15181135	+ PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101-4982
15166566	Pennsylvania Department of Revenue, Bureau of Individual Taxes, PO Box 280431, Harrisburg, PA 17128-0431
15152112	+ Rebecca Vinsick, 228 Nemacolin Road, Carmichaels, PA 15320-1124
15152113	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15152115	+ Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166572	+ Treasurer's Office Greene County, 93 East High Street, Waynesburg, PA 15370-1839
15287371	+ WH Midwest, LLC, 3777 Boettler Oaks Drive, Uniontown, OH 44685-7733
15287372	+ WH Midwest, LLC, c/o Jamie M. Haren, Esq., 6370 Mt. Pleasant Street NW, North Canton, OH 44720-5310

TOTAL: 31

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 30 2020 00:42:33	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15152102	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 30 2020 00:41:57	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-2

User: skoz

Page 2 of 3

Date Rcvd: Oct 29, 2020

Form ID: 149

Total Noticed: 45

15169004	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 30 2020 00:42:31	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15152103	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 30 2020 00:42:33	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15152107	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 30 2020 00:32:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15166561	Email/Text: retaillossmitigation@homesavings.com	Oct 30 2020 00:31:00	Home Savings Bank, Attention: Legal Department, 275 West Federal Streeet, Youngstown, OH 44503
15166562	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 30 2020 00:31:00	Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326
15181120	Email/PDF: resurgentbknotifications@resurgent.com	Oct 30 2020 00:42:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15152111	+ Email/PDF: pa_dc_claims@navient.com	Oct 30 2020 00:42:16	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15177804	Email/Text: bnc-quantum@quantum3group.com	Oct 30 2020 00:31:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15166569	Email/Text: jennifer.chacon@spservicing.com	Oct 30 2020 00:32:00	SPS, PO Box 65250, Salt Lake City, UT 84165-0250
15152116	+ Email/PDF: gecsed@recoverycorp.com	Oct 30 2020 00:41:56	Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152788	+ Email/PDF: gecsed@recoverycorp.com	Oct 30 2020 00:42:30	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15183603	Email/Text: jennifer.chacon@spservicing.com	Oct 30 2020 00:32:00	The Bank of New York Mellon et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to The Bank
15175459	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15178154	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15166555	*+	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
15166556	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
15166557	*+	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
15166558	*	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15166559	*+	First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15166560	*+	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
15287370	*P++	HOME SAVINGS BANK, 275 W FEDERAL, YOUNGSTOWN OH 44503-1200, address filed with court:, Home Savings Bank, Attention: Legal Department, 275 West Federal Streeet, Youngstown, OH 44503
15183589	*+	Rebecca Vinsick, 228 Nemaocolin Road, Carmichaels, PA 15320-1124
15166567	*+	Rebecca Vinsick, 228 Nemaocolin Road, Carmichaels, PA 15320-1124
15166568	*+	Seterus, Inc., Attn: Bankruptcy, PO Box 1077, Hartford, CT 06143-1077
15166570	*+	Stepp Law Offices, Kelly A. Stepp, Esq., 64 N. Rich Hill Street, Suite 101, Waynesburg, PA 15370-1306
15166571	*+	Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15152114	##+	Seterus, Inc., Attn: Bankruptcy, Po Box 1077, Hartford, CT 06143-1077

TOTAL: 1 Undeliverable, 14 Duplicate, 1 Out of date forwarding address

District/off: 0315-2

User: skoz

Page 3 of 3

Date Rcvd: Oct 29, 2020

Form ID: 149

Total Noticed: 45

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2020 at the address(es) listed below:**

Name	Email Address
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bslaby@grenenbirsic.com, mcupec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com
Donna M. Donaher	on behalf of Creditor First National Bank of Pennsylvania donaherd@fnb-corp.com
Lauren Michaels	on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Debtor Michael D Vinsick mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9